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ABSTRACT

This report details evaluation of a project to train staff members from Saginaw, Michigan, elementary schools to infuse consumer education concepts into the existing elementary curriculum. Following a description of the project, the next section presents and analyzes data concerning the status of three process objectives: conduct teacher trainer sessions, detailed plan covering personnel and total activities, and six days of inservice training for all recruits. The third section of the report presents and analyzes data on the five product objectives: (1) develop and finalize a Consumer's Education Training Syllabus, (2) Classroom Visitation Logs of trainer/trainee visits will be kept by project director, (3) conduct consumer economics awareness activities involving community representatives and building level staff, (4) obtain student test data for grades 5-6 concerning the impact of consumer economics education, and (5) carry out wrap-up and dissemination activities. The fourth section contains a chart summarizing product objective attainment. Two recommendations based on the evaluation conclude the report. Appendixes, amounting to over two-thirds of the report, include proposal version of objectives, tests and questionnaires, project correspondence, and articles from various publications. (YLB)

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ED200769

STAFF PREPARATION IN CONSUMER'S EDUCATION (S.P.I.C.E.)

PRODUCT EVALUATION REPORT

1978-79

This report was prepared with valuable assistance from Richard Claus

An Approved Report of the

DEPARTMENT OF ADMINISTRATION AND PERSONNEL

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Project Description

This was the first year that the School District of the City of Saginaw received funding through Section II of the Elementary and Secondary Education Act for elementary Staff Preparation In Consumer's Education (S.P.I.C.E.). At least two staff members from each of the 26 Saginaw elementaries were designated to receive training to infuse consumer education concepts into the existing elementary curriculum. The level of funding was $46,105 provided by the federal government.

The project had ten objectives on which its performance would be evaluated. These ten objectives are paraphrased below with their accompanying evaluation criteria. See Appendix A for proposal version of objectives.

1. The Project Director, in conjunction with a hired consultant, will conduct teacher trainer sessions for 15 interested staff members in consumer education concepts covering the six areas of Michigan Guidelines and methods of infusion such that participants show 80% mastery of material covered (process objective).

2. By September 1, 1978, the Project Director, in conjunction with the teacher trainers, will complete the one-year action plan indicating how priority needs will be attacked within the framework of the Michigan Consumer Economic Education Guidelines (MCEE Guidelines). The evaluator will critique the priorities to be attacked and the action plan in light of its "fit" with the MCEE Guidelines (process objective).

3. The Project Director will develop and finalize a Consumer's Education Training Syllabus which will include the following: six areas specified in MCEE Guidelines, infusion methods, resource materials, community resource people, instructional strategies, and hands-on experiences to be provided for teachers trained. The evaluator will conduct a content analysis of the final syllabus to determine its completeness and "fit" with the above stated objective (product objective).

4. The Project Director will finalize a detailed plan covering personnel and total activities (including proposal meeting agendas, Gantt Charts, ways to disseminate results, etc.) for the entire year. A summarization will be prepared by the evaluator which addresses the degree to which the planning documents will enable successful completion of the year's activities (process objective).

5. By mid-September the Project Direct will list 52 trainee recruits (two per elementary building--one primary and one intermediate for each elementary) with a standard of 75% to be considered successful by the district (process objective).

6. The Project Director with help from teacher trainers will conduct six days of training for all trainees in a manner consistent with the "Action Plan." Attendance records and a post-training questionnaire will evidence that training took place and was consistent with the "Action Plan" and MCEE Guidelines (process objective).

7. The Project Director will schedule and implement classroom visitations of trainers and trainees by May 1, 1979. The evaluator will discuss attainment of the objective in quantitative terms in the final product evaluation report (product objective).

8. The Project Director in conjunction with the trainers and trainees will conduct consumer economics education awareness activities involving community representatives and building level staff. All relevant data with regard to parent and community involvement will be submitted to the evaluator whose final product evaluation report will address the extent to which this involvement took place (product objective).

9. Each trainer will submit at least four test items dealing with at least four of the six MCEE Guideline areas to provide a basis for an instrument to obtain baseline data concerning the impact of the infusion of the Consumer Economics Education into the existing elementary curriculum (product objective).

10. The Project Director will conduct all final "wrap-up" activities (including summary brochures to disseminate results, reports to USOE, district-wide consumer economic education curriculum guide, and informal final evaluation session) and provide a dissemination listing for each of the final "wrap-up" activities (product objective).

This report focuses upon the product objectives (3, 7, 8, 9, and 10) listed above. A review of these objectives will give a fuller description of the extent to which these activities were completed. This report also presents data on process objectives 1, 4 and 6. (An evaluation report concerning the status of process objectives as of January is available from the Department of Administration and Personnel of the School District of the City of Saginaw.)

Presentation and Analysis of Data: Process

This section of the report reviews the status of process objective 1, 4 and 6. Since the writing of the process evaluation report, additional data have been obtained regarding the attainment of these objectives.

• Objective 1--Conduct teacher trainer sessions. The January process evaluation report noted that a total of 22 teacher trainers took part in at least one of the three training sessions scheduled October 3-5, 1978. A letter (see Appendix C) was sent to the consultant requesting test data to determine if an 80% mastery level was obtained. The consultant's February 5, 1979, reply (see Appendix D) notes that a subjective assessment found their performance "satisfactory" and "usually successful" in their retention and use of basic economic concepts. However, no data were sent to substantiate this claim. Thus the teacher trainer sessions have been conducted for trainers in excess of the 15 specified in the proposal but no data are available to judge their level of mastery of material presented.

• Objective 4--Detailed plan covering personnel and total activities. No new plan containing timelines, charts, responsibilities, proposed activities, etc., was developed during the year. The lack of a detailed plan may have been one reason that the program accomplished less than was originally proposed. For example, pupil test data were collected from only

two grade levels when the K-6 data collection plan was proposed; dissemination activities were less than originally expected; and, fewer classroom visitations took place than were proposed.

• Objective 6--Six days of inservice training for all recruits. As of January, this objective was proceeding well with 28 of the targeted 52 teachers (approximately 54%) already trained. As of February, records indicate that 21 trainers and 35 trainees (56 teachers in total) from the Saginaw Public Schools took part in the sessions. All but one of the trainers and two of the trainees took part in at least four of the six sessions. At least one teacher from each of Saginaw's elementary buildings was trained. Of the 56 participating Saginaw teachers, four (7%) had K-6 teaching responsibilities, 21 (38%) had primary (K-2), 30 (54%) had upper elementary (3-6), and one (2%) had secondary. In addition, three teachers outside the school district also took part in SPICE training sessions as guests.

A total of 29 of the 35 trainees (83%) took The Science of Economics Quiz (see Appendix E). The average score of this group was 111.3 out of a total possible raw score of 119.

Records and test scores indicated that inservice training of recruits did take place. The test scores of the 29 trainees tested indicated that they had a command of the terms and concepts tested.

Presentation and Analysis of Data: Product

The majority of the data to be reported were supplied by the project director. The evaluator has communicated frequently with the project director to obtain progress reports and clarification on the nature and accuracy of data submitted. The following paragraphs will cover each of the product objectives

• Objective 3--Develop and finalize a Consumers' Education Training Syllabus. The Consumers' Education Training Syllabus is written to look like agendas (with one for each of the six days) and minutes for each daily session. The major topics for each day were:

> day one--project description and concepts, terminology, and relationships necessary for the understanding of economics.
>
> day two--interdisciplinary infusion model and examples of its application.
>
> day three--Bloom's levels of questioning techniques, teaching strategies for promoting inquiry and critical thinking, and short- and long-term economic goals as learning exercise for questioning techniques.
>
> day four--consumer education games, teacher information sources, films and puzzles, and consumer services and information.
>
> day five--writing a teaching unit.
>
> day six--consumer education for parents, school-community awareness of consumer education and summary and evaluation of the six days.

In addition, a Project SPICE K-6 Curriculum Guide was updated since the process evaluation and each grade span breakdown is classified by the six broad goal areas of the MCEE

Guidelines. Within a goal area under an objective statement, key words and detailed listings of suggested activities and resources (books, films, filmstrips, games, kits, etc.) are given. The guide also contains a glossary of terms and in the appendix specific learner activities in consumer education. These two volumes can be obtained from the Office of Inservice Education of the Saginaw Public Schools.

The two volumes mentioned above represent the Consumers' Education Training Syllabus as set forth in the proposal. A content analysis of these two documents revealed that they contained the elements of the six specified criteria (six areas specified in MCEE Guidelines, infusion methods, resource materials, community resource people, instructional strategies, and hands-on experiences to be provided for teachers trained). Overall, the two volumes seemed very good considering this was the first year of Saginaw's effort to establish an infused interdisciplinary approach to elementary consumer education. Areas in which improvement might be possible include the following:

- A more detailed explanation of the TABA open-ended discussion technique might be presented in the syllabus unless it is common knowledge to all the teaching staff in the Saginaw schools. Also, it might be explained that the TABA example of "what is economics?" is not carried to its fullest possible conclusion.
- The second and third examples in the syllabus of how consumer education can be infused into the curriculum should provide a more detailed explanation of how it is being done and why

or why not the examples given are good. It also seems necessary to highlight the idea of infusion and how it is taking place throughout the syllabus to emphasize the importance of this approach.

- Objectives could be stated in more measurable terms. In addition, expected proficiency levels should be specified now that the staff has gained more experience in using the curriculum.

- The MCEE Guidelines should be included in the training syllabus because they provide the outline for the objectives in the curriculum guide.

The project seems well on its way to developing an elementary consumer education training syllabus. Presently, the materials seem better suited for dissemination within the district, but the project director has volunteered on a time-available basis to modify and refine these materials so they would be more applicable for wider dissemination.

- Objective 7--Classroom Visitation Logs of trainer/trainee visits will be kept by Project Director. Copies of visitation logs (see Appendix B) were kept by the project director. A large number of completed logs were received after the May 1, 1979, deadline but were also included in the analysis of visitation results. An analysis of these logs revealed that 17 of the 56 participating teachers (30.3%) made visits to one or more classrooms. In all, a total of 26 different classrooms were visited. Only 3 of 17 participating teachers (17.6%) commented on how the consumer education concepts were being infused into the existing curriculum. The

listing below presents the new and/or different techniques observed during the visits.

- Employment agency role playing (3)
- Playing roles of city inhabitants (2)
- Deposit slips and borrowing money (2)
- Advertisement and claims made by business people
- Publishing company as a business
- Paying taxes and what this means in terms of services
- Practical meaning of economic terms
- Dictation about money concepts
- Story writing about saving practices
- Hares printing press business
- Point system as an economic system
- Parent and child involvement through the use of take home games, puzzles, etc.

Overall, approximately 30% of the participating teachers took an opportunity to make a visitation, but very little evidence was obtained from the visitation logs that teachers perceived that consumer education concepts were being infused into the existing curriculum.

- Objective 8--Conduct consumer economics awareness activities involving community representatives and building level staff. Two different means were used to collect data on community/building involvement. The first means of collecting such data was the Consumer Education Awareness Sessions Questionnaire (see Appendix H) maintained by participating teachers. The following chart summarizes the number of staff, parent, community, and informal meetings plus field trips of students out into the community and guest speakers who came into the classroom.

Reporting Participating Buildings	Staff Meetings	Parent Meetings	Community Meetings	Informal Meetings	Field Trips	Guest Speakers	Total
Baillie	1			1			2
Coulter	1						1
Fuerbringer	1	1			2	1	5
Haley					1		1
Houghton	1	1			2	1	5
Jerome	1	2			5	3	11
Jones	1				1		2
Kempton					1		1
M. Park		1		2		1	4
J. Moore	2		1		1		4
Morley	1	3		1			5
Potter		1					1
J. Rouse				1			1
Salina			1	1			2
Webber	1	—	—	—	—	—	1
TOTAL	10	9	2	6	13	6	46

A review of the chart above finds that 46 community/building involvement activities were held at 15 of the 26 (57.6%) of the participating elementaries. Field trips and staff meetings were the most frequently used techniques with 13 and 10 instances respectively and community meetings were the least frequently used technique with two such instances.

The other method of measuring community/building involvement was to examine attendance rolls and other documentation from activities scheduled by the project director. The following chart presents the title of each meeting, date(s), and number of school administrators, teachers, parents, and students in attendance.

Meeting	Date	Administrators	Teachers	Parents	Students	Total
Consumer Education Conference at Career Opportunity Center	March 28-29, 1979		41			41
Parent Conference Work Activity at Houghton Elementary	March 28-29, 1979		5	32		37
Children's Consumer Education Center at Butman-Fish Library*	March 20-22, 1979		3		73	76
Children's Consumer Education Center at Butman-Fish Library*	April 10-11, 1979		4		102	106
Elementary Principal Involvement	February 22, 1979	22				22
"Betterburg" (child operated economic system) presentation at Stone Elementary	May 16, 1979	2	16			18
Wants and Needs Budgeting/ Rights & Responsibilities at Houghton and Morley*	April 25-26, 1979		7		155	162
Wants and Needs Budgeting/ Right & Responsibilities at Jerome and Merrill Park*	May 2-3, 1979		4		100	104
		24	80	32	430	566

*These meetings funded through C. K. Eddy Fund under the project entitled, "Consumer Economics Center for Elementary Students" (see Appendix I for this program's description).

As can be seen above some 566 school people, students, and parents were involved in consumer awareness activities, according to records kept by the Project Director.

Thus, eight activities were scheduled for teacher and parent involvement. Additional funds from Saginaw's C. K. Eddy Fund were used to help strengthen the impact of SPICE as related to building/community awareness and involvement in consumer education.

• Objective 9--Obtain student test data concerning the impact of consumer economics education. Participating teachers along with help from the Testing and Research Division developed three objective referenced tests (see Appendix F) for grades 5-6. The tests were constructed hurriedly to measure SPICE objectives (see Appendix G) which are directly correlated to those in the MCEE Guidelines. It was hoped that more grade level instruments over a wider range of skills would have been developed to obtain additional baseline data, but time limitations caused to some extent by the lack of the proposed action plan prevented further data from being collected. Table 1 which follows presents the number and percent of fifth and sixth grade students attaining the item mastery standard for each objective.

TABLE 1. SUMMARY OF NUMBER AND PERCENT OF FIFTH AND SIXTH GRADE PUPILS ATTAINING OBJECTIVES ON THE PROJECT SPICE OBJECTIVE REFERENCED TEST FORM A-C IN JUNE, 1979.

Obj. No.	Objective Description	Standard: Answer Correctly...	Number Pupils Tested	Pupils Attaining Standard	
				#	%
3	Identify steps in making decision	3 of 3 items	58	8	13.8
4	Analyze how factors could influence decision	3 of 3 items	58	52	89.7
7	Compute weekly take home pay	3 of 3 items	107	74	69.2
11	Indicate how changes in family life may affect use of income	3 of 3 items	166	143	86.1
12	Use checking/draft account	3 of 3 items	58	17	29.3
22	Identify factors which influence purchase	3 of 3 items	166	134	80.7
28	Analyze factors related to health products and services	3 of 3 items	58	44	75.9
30	Analyze effects of ecological concerns on consumers	5 of 5 items	107	47	43.9
39	Describe inter-relationship of basic features of U.S. economy	4 of 4 items	107	27	25.2
42	Describe the function of profit	3 of 3 items	166	106	63.9
47	Identify levels of government and reasons for tax assessment	3 of 3 items	107	46	43.0
48	Identify organizations which provide consumer goods and services	3 of 3 items	103	166	62.0
49	List and analyze sources of buying information	3 of 3 items	58	37	63.8

As can be seen in Table 1 above, 13 consumer education objectives were tested with a 100 percent item mastery standard (3 of 3, 4 of 4, or 5 of 5 items). Three random samples by classroom resulted in 58, 107 and 166 pupils taking one of the three forms of the test. The percentage of students attaining each objective ranged from highs of 89.7% and 86.1% on objective 4 (factors influencing decisions) and objective 11 (changes in family life influencing use of income) respectively, to lows of 13.8% to 25.2% on objective 3 (steps in making decisions) and objective 39 (inter-relationship of basic features of U.S. economy) respectively. Hopefully, this data can be used to establish expected mastery percentages for grades 5-6 in the Saginaw Public Schools.

In summary, consumer education data were obtained from a sample of fifth and sixth grade pupils over thirteen objectives that spanned the six skill areas of the MCEE Guidelines. The proposal indicated that broader testing would take place, but the lack of a definite plan of action forced the testing to be done over a limited span of grades.

• Objective 10--Carry out wrap-up and dissemination activities. As of August 10, 1979, a number of activities to increase awareness of Project SPICE had been completed. Materials were sent to the following individuals for display or reference purposes: Richard W. Murphy, Coordinator Consumer Assistance Center, 68 High Street, Portland, Maine (see Appendix J); Mary Ellen Delsipie, Director of Saginaw County Cooperative

Extensive Services, Court House, Saginaw, Michigan (see Appendix K); and Gordan Gross, Coordinator for Economic Developments, The Hartford Board of Education, 249 High Street, Hartford, Connecticut.

Information about Project SPICE appeared in the following publications (see Appendix L for documentation): "Consumer Educators of Michigan Newsletter," Spring, 1979, ("Staff Preparation in Consumer Education" by Dr. Diana Umstattd); "Informer: Junior League of Saginaw, Inc.," March, 1979, ("S.P.I.C.E." by Dr. Diana Umstattd); "Accent on Achievement: News From Your Saginaw Public Schools," April, 1979, ("Consumer Education for Children," "First Graders' Open Bank Accounts at Second National Bank," "Teacher Workshop April 2--12:30-4:30,").

Two newpapers are known to have carried an Associated Press article. These papers are The Hartford Courant of Hartford, Connecticut, on August 10, 1979, and The Santa Barbara Press of Santa Barbara, California on August 5, 1979, (see Appendix M).

The Santa Barbara article motivated a phone call from the principal of Ralph Dunlap Elementary School of Orcutt, California, who wanted an opportunity to adopt the Project SPICE curriculum. Another call was received from the Hartford, Connecticut, School System which wanted to review the material for possible use.

In March, Channel 12 in Saginaw carried a story about a consumer education project related to Project SPICE at Fuerbringer (see Appendix N). The story focused on a miniature city in a classroom at Fuerbringer. This city provided both goods and services for its citizens, and play money was used as a medium of exchange. Daily income and profits were counted. And, like all city's, its citizens paid taxes daily.

The Consumer Education Conference held at the Averill Career Opportunity Center on March 28 and 29, 1979, was designed to explain the project to the district's staff through speakers and displays. Over 40 teachers attended and an analysis of their reaction sheets to the conference showed that 39 of 40 attendees (97.5%) gave the conference a good to excellent rating.

As the project drew to a close in late August, a number of further dissemination and wrap-up activities were planned. These activities consisted of the following:

1. Briefing session with elementary principals to inform them of the status and goals of consumer education in district.
2. District-wide grade level meetings for introducing and distributing the revised edition of the consumer education curriculum guide.
3. Traveling consumer education exhibits and learning centers to be scheduled for brief visits in all of the districts' elementary schools.

4. District-wide grade level meetings for sharing progress in implementation of curriculum and assessment of the traveling exhibits.

5. Project SPICE flyers and exhibits at fall conference of district staff, prekindergarten through 12.

6. Flyers for distribution at meetings of local professional groups; e.g., the Association for Childhood Education and the Saginaw County IYC Steering Committee.

7. Offers of Project SPICE exhibits and program presentations at local, state and regional conferences of the Council for Social Studies and Teachers of Mathematics.

8. Copies of curriculum guide on file at:

   a. Mighican Consumers Education Center, Eastern Michigan University, Ypsilanti.

   b. Economic Education Center, Olivet College, Olivet, Michigan.

   c. Michigan Department of Education, Dr. John Chapman, Consultant for Social Studies.

   d. Michigan Department of Education State Library Information Dissemination Services.

   e. Regional Educational Media Center #9 and County Superintendent's Office, Saginaw Intermediate School District.

9. Scheduled mailings of reprints and general information to SPICE trainers and trainees.

10. Active file of requests and suggestions in Office of Director of Inservice Education.

Summary

The chart below summarizes the resulting impact of the Project on the five product objectives covered in this report.

Product Objectives	Attainment	Comments
3. Develop and finalize a Consumer's Education Training Syllabus.	Yes	Two volumes of consumer education materials contain the six essential elements set forth in the proposal.
7. Classroom visitation logs of traineer/ trainee visits will be kept by Project Director.	Yes	17 of the 56 teachers made classroom visits. Little insight was noted by the teachers (3 of 17) into how consumer education was being infused into the existing curriculum.
8. Conduct consumer economics awareness activities involving community representatives and building level staff.	Yes	Teachers conducted 46 meetings/activities that were recorded. Director's log showed 566 community/ school people participated in related activities.
9. Obtain student test data concerning the impact of consumer economics education.	Yes	Fifth and sixth grade objective referenced test data show percent mastery levels of 89.7% to 13.8% over the 13 objectives measured.
10. Carry-out wrap-up and dissemination activities.	Yes	A number of activities have already been completed and a larger number of such activities were scheduled as the year drew to a close.

Recommendations

Listed below are two recommendations based on this year's evaluation.

1. The Director of Federal Programs and other administrators should attempt to procure funds to continue this promising elementary consumer education curriculum. More money would help to complete the following: more training with other interested elementary staff members; a pilot evaluation study on the short- and long-term effects of this curriculum on consumer behavior and attitudes of elementary pupils; the development of additional consumer education units of instruction; the establishment of consumer education materials centers in each elementary school; the dissemination of this promising approach to other school districts.

2. If additional outside funding cannot be obtained, sufficient general fund support should be committed by the Board of Education to continue the elementary consumer education effort.

APPENDICES

PROPOSAL VERSION OF PRODUCT AND PROCESS OBJECTIVES

OBJECTIVE NUMBER 1 PROJECT TITLE _____

TARGET POPULATION _____

OBJECTIVE	To conduct initial project activities, including the selection and hiring of project staff, recruitment of staff members for additional training, and the conducting of training for "Olivet Graduates".
PLANNED ACTIVITIES	Confer with Office of Personnel Admin. regarding selection and hiring criteria of project staff. Assign project responsibilities and staff. Develop guidelines for interviews with Olivet grads re: recruitment for training and the conducting of subsequent training. Interview individually then hold brainstorming session with total group. Olivet instructors will be held accountable for covering six areas specified in Mich. Guidelines and methods for infusion and documenting through tests or quizzes competency in those areas. This information will be provided to evaluators.
RESULTS/ OUTCOMES	Total of 15 interested staff members will be recruited for training. (Since teacher receptivity is dependent upon a felt need we will implement in buildings where successful recruitment has occurred.)
EVALUATION DESIGN, DATA COLLECTION CRITERIA	Evaluators will examine Olivet instructors' competency data to determine mastery of important concepts. (Mastery will be considered 80% mastery of the material by all Olivet grads.)
ADDITIONAL INFORMATION	

OBJECTIVE NUMBER 3 PROJECT TITLE _____

TARGET POPULATION _____

OBJECTIVE	Develop and finalize Consumers' Education Training Syllabus content to include: - Six areas specified in Mich. C. E. Guidelines - Community resource people - Infusion methods - Instructional strategies - Resource materials - Hands-on experiences to be provided for teachers trained
PLANNED ACTIVITIES	Olivet grads review their notes from 76-77-78 as well as the textbook, Abridged Economics; The Science of Common Sense, (Bowden, South-Western Publishing Co.). Develop list of recommended additions to and deletions from syllabus. Set up forms for retrieval of info. Make "task" assignments. Develop ownership to components. Seek editors, consultants, and project evaluator for reviewing each of several drafts.
RESULTS/ OUTCOMES	Loose leaf/open ended syllabus completed - copies made and distributed. Process for revising and updating spelled out and included.
EVALUATION DESIGN, DATA COLLECTION CRITERIA	1) Evaluator will contribute to critique of draft of Training Syllabus; 2) Do content analysis of final syllabus to determine its completeness and fit with content areas mentioned under "Objective" above.
ADDITIONAL INFORMATION	

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APPENDIX A

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OBJECTIVE NUMBER 2 PROJECT TITLE _____

TARGET POPULATION _____

OBJECTIVE	Teacher Trainers, led by Project Director, participate in initial planning sessions. Activities during these sessions will include the following: 1) assess needs and determine inservice content(i.e., what do elementary teachers need to know to infuse Consumer Ed. into their curricula?), 2) decide upon community resource people to involve and utilize in training, 3) contact resource people and establish topics, dates of presentations, etc., 4) collect and review resource materials (teacher-made, commercial, Penney's, Consumers Power, Chamber of Commerce, EMU, Delta, Olivet, etc.), 5) determine equipment needed to conduct training, 6) obtain Instructional Media Center representative to review IMC materials available, 7) reach consensus on format of Consumers' Education Syllabus to be used in training, 8) send representatives from group to visit Olivet and Eastern Mich. Univ. consumer economics resource centers. Set up local activities for study. Begin establishment of building-based consumer econ. education resource centers. Use change agentry techniques to accomplish above - e.g. group problem-solving strategies; planning charts with time lines, macro and micro steps, and evaluation.
PLANNED ACTIVITIES	
RESULTS/ OUTCOMES	A plan for the year will result.
EVALUATION DESIGN, DATA COLLECTION CRITERIA	The Project Director will provide the evaluator, by Sept. 1, 1978, with the one-year action plan indicating needs identified in light of needs assessment priorities to be attacked, an outline of how they are to be addressed (to include specifics covered under "Objective" above). The evaluator will also critique the priorities to be attacked and the action plan in light of their "fit" with Michigan's Consumers' Education Guidelines. The evaluator will provide feedback to the Project Director within 2 weeks of receipt of the action plan.
ADDITIONAL INFORMATION	

APPENDIX A

OBJECTIVE NUMBER 5 PROJECT TITLE _____

TARGET POPULATION _____

OBJECTIVE	Recruit and select elementary teachers to receive training (two per elementary building - 1 primary, 1 intermediate - X 26 elementary buildings = 52 trainees). Volunteers will be solicited. Teachers interested in infusing Consumers' Education into the elementary curriculum will be considered in selecting trainees.
PLANNED ACTIVITIES	Meet with Director of Ele. Ed., Leaders of Ele. Prin. Cluster Meetings, and then with individual principals to introduce project, share info and secure their assistance with recruitment. Share guidelines and recommendations developed by Olivet grad trainers for same. Project director make personal contacts with prospective trainees to finalize.
RESULTS/ OUTCOMES	One primary level and one upper elementary level teacher recruited from each of 26 elementary buildings (without coercion). A standard of 75% will be considered successful by the district.
EVALUATION DESIGN, DATA COLLECTION CRITERIA	A list of trainees (including building and grade level assignment) will be provided the evaluator by the Project Director by mid-September. A determination will be made that the appropriate number of trainees have been selected as well as the appropriateness of grade levels.
ADDITIONAL INFORMATION	

OBJECTIVE NUMBER 4 PROJECT TITLE

TARGET POPULATION

OBJECTIVE	Project personnel plan and finalize year's activities, including: -means to insure that project activities are consistent with Michigan Consumers' Education Guidelines -when training will occur; specific dates, times for all 5 clusters -methods for infusion of Consumers' Education concepts into total curriculum -ways to disseminate results to all schools within the district, other districts within Saginaw County, other school districts throughout Michigan, and on a nationwide scale.
PLANNED ACTIVITIES	Review district calendar. Contact local directors and cluster leaders. Set dates. Develop Gantt chart. Duplicate sample copies of consumers' ed. units of study. Review teacher's editions of basal texts. Plan marginal notations regarding consumer ed. Cross reference with Mich. Cons. Ed. Guidelines. Plan content to be shared at district-wide grade level meetings. Set dates for development of consumer ed. brochures for dissemination.
RESULTS/ OUTCOMES	Log of meetings held. The finalized Gantt chart. Sample consumer ed. study units. Cross reference guide. Dissemination pamphlets and brochures. Record of joint meetings between Saginaw City, Whitehall, Muskegon Area Intermediate School District.
EVALUATION DESIGN, DATA COLLECTION CRITERIA	Logs, Gantt Chart, meeting agendas, sample Consumer Economic Ed. study units, cross-reference guide, etc. will be reviewed by the evaluator in an effort to determine that the program's main activities were performed according to this proposal. A summarization will be prepared by the evaluator which addresses the degree to which the planning documents will enable the successful completion of the year's activities. Subjective statements with regard to the quality of the study units, pamphlets, and brochures will be included in the evaluation report.
ADDITIONAL INFORMATION	

OBJECTIVE NUMBER 7 PROJECT TITLE _____

TARGET POPULATION _____

OBJECTIVE	Schedule and implement classroom visitations.
PLANNED ACTIVITIES	Project director coordinate trainee ↔ trainer, trainer ↔ trainer, and trainee ↔ trainee classroom visitations. Visits last long enough to zero in on some phase of the teaching of a cons. ed. unit. Schedule follow-up phone calls, notes and personal meetings to share reactions to teaching and implications for instruction. Sample of Visitation Log is attached.
RESULTS/ OUTCOMES	All trainers and trainees involved in continuous dialogue with colleagues for purposes of upgrading skills, sharing info. and planning dissemination activities. Records of visitations/observations to include: (1) Trainee↔Trainer (demonstration) (2) Trainer↔Trainer (trainer transfer) (3) Trainee↔Trainee (peer transfer)
EVALUATION DESIGN, DATA COLLECTION CRITERIA	Anecdotal log will be maintaned by project director to determine if trainers, in visiting trainees, observed infusion of Consumers' Ed. and if trainers/trainees, in visiting trainers and other trainees, gained helpful new ideas or approaches. This log will be submitted to the evaluator by May 1. The evaluator will discuss attainment of the objective in quantitative terms in his final report.
ADDITIONAL INFORMATION	

APPENDIX A

OBJECTIVE NUMBER 6	PROJECT TITLE
TARGET POPULATION	
OBJECTIVE	Conduct Training Sessions in manner consistent with "Action Plan".
PLANNED ACTIVITIES	Lectures with visuals, Hands-on activities for trainees, role playing, community resource speakers, local field trips, examination of units of study on file, development of new units of study (one per trainee).
RESULTS/ OUTCOMES	Twelve days of training completed for all trainees. One consumers' ed unit of study completed for each trainee will be the target outcome.
EVALUATION DESIGN, DATA COLLECTION CRITERIA	-Documentation submitted to the evaluator by the Project Director will include attendance records by name, grade, and building assignment. -A post-training questionnaire will be completed by all trainees to determine that training provided was consistent with Michigan Consumer Economic Education Guidelines and other salient parts of the Action Plan. (The instrument will be developed jointly by the evaluator and the Project Director and administered by the latter on the final day of each of the five training sessions.)
ADDITIONAL INFORMATION	

OBJECTIVE NUMBER 8 PROJECT TITLE _____

TARGET POPULATION _____

OBJECTIVE	Conduct consumer economics education awareness activities involving community representatives and building level staff.
PLANNED ACTIVITIES	Schedule community representative visitations in classrooms where teaching is being done. Set up consumer ed. conference-type programs for community representatives and building level staffs, utilizing trainers, trainees, and exhibits.
RESULTS/ OUTCOMES	Record of community representative visitations. Agenda, minutes, and publicity copy regarding conference-type programs held.
EVALUATION DESIGN, DATA COLLECTION CRITERIA	All relevant data with regard to parent and community involvement will be submitted to the evaluator whose final report will address the extent to which this involvement took place.
ADDITIONAL INFORMATION	

28

APPENDIX A

APPENDIX A

VISITATION LOG

_____ Date

Circle one

_____ Visitor Name, Trainer Trainee _____ Visitor's home buildin

_____ Visited Name, Traner Trainee _____ Building visited

If trainer visits trainee

Evidence of infusion? (Specify) _____

_____

_____

_____

If trainer visits trainer or trainee visits trainee or trainer.

New or different approach(s) observed? (Describe) _____

_____

_____

_____

_____

Are ideas potentially useful to you?

_____

_____

_____

_____

OBJECTIVE NUMBER 10 PROJECT TITLE _____

TARGET POPULATION _____

OBJECTIVE	Conduct final "wrap-up" activities, including final project evaluation, dissemination of results, reports to USOE.
PLANNED ACTIVITIES	Hold group meeting of trainers and trainees. Use structured process strategy to obtain summary statements. Distribute retrieval charts for collecting pertinent data. Recruit and schedule writers, editors as needed. Dissemination list will be developed which will list brochures and reports to be disseminated and receiving individuals and agencies.
RESULTS/ OUTCOMES	Summary brochures completed. District-wide consumer economic education curriculum guide completed accomodating open-ended format. Reports to USOE completed and submitted.
EVALUATION DESIGN, DATA COLLECTION CRITERIA	Dissemination lists will be provided to the evaluator who will document that dissemination occurred as specified.
ADDITIONAL INFORMATION	

OBJECTIVE NUMBER 9 PROJECT TITLE _____

TARGET POPULATION _____

OBJECTIVE	Implement infusion model giving direct instructional services to students in Consumer Economic Education within 10-15 representative elementary classrooms of trainers.
PLANNED ACTIVITIES	Include consumer economic education instruction in daily lesson plans. Coordinate units of study in consumer education with building level activities, seasons, and community events Involve students in consumer economics education activities which will require materials, data collection, etc. from homes and community.
RESULTS/ OUTCOMES	Students will be exposed to consumer economic education. Student s able to communicate with parents and community representatives regarding Consumer Economics Education activities. Record of student activities will be maintained by the trainers whose classrooms are involved.
EVALUATION DESIGN, DATA COLLECTION CRITERIA	Each trainer will submit at least 4 test items dealing with at least 4 of the 6 Consumer Economics Education areas specified in the Michigan Guidelines. The evaluator will compile, edit, and reproduce the instrument which will then be administered by the trainers. The evaluator will then use descriptive statistics to assess the level of student training.
ADDITIONAL INFORMATION	

APPENDIX B

VISITATION LOG

_____ Date

Circle one

_____ Visitor Name, Trainer Trainee _____
Visitor's Home Bldg

_____ Visited Name, Traner Trainee _____
Building visited

If trainer visits trainee

Evidence of infusion? (Specify) _____

_____

_____

_____

If trainer visits trainer or trainee visits trainee or trainer.

New or different approach(s) observed? (Describe) _____

_____

_____

_____

_____

Are ideas potentially useful to you? (Describe)

_____

_____

_____

_____

School District of the City of Saginaw
550 Millard, Saginaw, Michigan 48607
517-755-6501
Superintendent, Foster B. Gibbs, Ph.D.

BOARD OF EDUCATION
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APPENDIX C

LETTER TO DR. BEINHAUER REQUESTING TEACHER TRAINER DATA RELATED TO OBJECTIVE ONE

January 3, 1979

Dr. Myrtle Beinhauer
918 Farrell Avenue
Kalamazoo, MI 49007

Dear Dr. Beinhauer:

Presently the Saginaw Schools are conducting a process evaluation of Project S.P.I.C.E. Since you conducted the initial training of S.P.I.C.E. trainers during October 3-5, 1978, (relating to objective #1 of the project) I would like to request the tests and quizzes you gathered from participants so that it can be determined if 80% mastery level was attained. Copies will be made of these instruments, and the originals sent back to you. I assure you that the instruments will be treated in a confidential manner, and only general statements about the trainers as a group will be made.

Any action you could take on this matter would be greatly appreciated.

Sincerely,

PERSONNEL AND ADMINISTRATION

Richard Claus

Richard Claus
Statistical Analyst

kjm

APPENDIX D

918 Farrell Ave.
Kalamazoo, Mi 49007
Feb. 5, 1979

Richard Claus
Statistical Analyst
Saginaw School District
550 Millard
Saginaw, Mi 48607

Dear Mr. Claus: Re: Evaluation Seminar Econonic Education, Oct. 1978

The evaluation of the participants in training session of S. P. I. C. E. is based on two considerations.

1. In the pre-training sessions a subjective evaluation of the retention of and ability to apply the basis economic concepts taught in the Economic Education Workshop. In this the participants were usuaually successful and their performance satisfactory. They were well aware of concepts and the extent to which they could be integrated into the elementary school curriculum.

2. During the training session economic concepts were discussed along with methods of integrating them into the current curriculum and the grade level at which they would be introduced. The group then was to organize the material with behaviorial objectives, concepts, vocabulary, acivities, and resource materials. This project has been received and proves to be very satisfactory. It is of superior quality. Undoubtedly as teachers work with this guide, they will add vocabulary, activities, and materials. I suggest that on page 19 or 24, the term market be introduced. The concept is in the guide but I feel students should be acquainted with the term since ours is a market economy. On page 30, I suggest a statement on the need for rules and government. On page 31 perhaps some specific taxes should be included in the terms the student is expected to know.

   These are suggestions which I feel would make the guide more complete. On the whole I would rate it a superior piece of work,

If you have any questions, please feel free to call on me.

Sincerely,

Myrtle Beinhauer

NAME SECTION DATE

part one The science of economics

chapter one What economics is all about

LEARNING IMPORTANT TERMS

Directions: The following statements will help you to understand the meaning of important terms used in Chapter 1. Read each statement carefully. Then write the missing words in the blanks or underline the correct term in parentheses. In reading Chapter 1, make sure that you understand terms which you have failed to identify correctly.

1. Most people who study *economics* are concerned with the distribution and consumption of what is produced. From an individual's viewpoint, ---------- deals with the way people make their living.
2. A major fact of economics is that the *wants* of human beings are never fully satisfied. A second major fact is that the resources available to satisfy these ---------- are *limited.*
3. Because resources are ----------, human beings must decide what they ---------- most and how best to go about getting what they most want. ----------, therefore, is a subject which concerns itself with choices.
4. Not only individuals, but families and even nations must make these ----------.
5. The word *economy* refers to the structure of a country's *economic* life. All ---------- are not the same, but the answers to certain basic questions help to determine the kind of ---------- existence that prevails.
6. The first question is what are we going to *produce?* Another is, how much are we going to ----------? A third, by what methods and by whom will this ---------- be accomplished? The last is, how shall we *divide* what we ---------- among the groups and individuals in the nation?
7. For a nation to be prosperous there must first be an ample ---------- of *goods* and *services.* Second, these ---------- and ---------- must be *distributed* among the population in an *equitable* manner.

8. Considerable disagreement may exist over the meaning of such terms as *ample* and ----------. Controversies often rage over *government* attempts to influence the ---------- and ---------- of goods and services.

9. In the United States ---------- is responsive to the will of the people. Most Americans believe in *free enterprise*. Government interference in the workings of a ---------- system is kept to the minimum as approved by a majority of the citizens.

USING KNOWLEDGE TO DEVELOP SKILLS AND UNDERSTANDING

A. Directions: The following items are some of the major steps in the scientific method. Number them in correct order, using the blanks before each item.

------ 1. Developing hypothesis

------ 2. Understanding and defining the problem

------ 3. Testing hypothesis

------ 4. Stating conclusion or solution

------ 5. Collecting and studying pertinent facts

B. Directions: Read each statement carefully. In front of each write:

1. If it applies to hypotheses.
2. If it applies to laws.
3. If it applies to facts.
4. If it applies to theories.

------ 1. Most widely accepted as being true

------ 2. A theory which has become generally accepted by experts

------ 3. Collecting them is the starting point in solving a problem.

------ 4. A conclusion which satisfactorily explains cause and effect relationships

------ 5. That the earth is round is an example.

------ 6. An intelligent guess about the relationship of cause and effect

------ 7. Correctness can only be determined by testing.

------ 8. A first step in relating one set of facts to another

------ 9. The term "principle" is sometimes applied to one of these.

------ 10. An hypothesis that has held up under whatever tests are made of it

------ 11. A principle accepted by most people is an example.

C. Directions: Put a check before each of the following which characterizes the economist or the study of economics:

------ 1. The field of economics includes a number of branches.

------ 2. Economists usually are agreed on the single solution to an economic problem.

------ 3. Persons who are not economists often question the conclusions reached by economists.

------ 4. Economic knowledge is useful only to economists.

------ 5. Economists seldom disagree on the broad goals of social policy.

------ 6. The scientific method is widely used by economists.

------ 7. Economics is analytical and quantitative rather than merely descriptive.

------ 8. Because economics deals with problems it is a physical science.

------ 9. Economics is concerned with the satisfaction of material wants.

------ 10. Economics is concerned with choice-making.

D. Directions: Each of the following items contains an opening statement and a reason. In some items the statement is true, while in others it is false. In some items the reason supports the statement; in others it does not. In the space before each item write:

1. If the opening statement is true, and the reason given is also true.
2. If the opening statement is true, but the reason given is false.
3. If the opening statement itself is false.

------ 1. Economics is concerned with making choices—because the means of satisfying wants are limited.

------ 2. A theory is less widely accepted than an hypothesis—because it has not been subjected to testing.

------ 3. Economics is classed as a social science—because it deals with inanimate objects.

------ 4. Economics lends itself well to the scientific method—because it is a descriptive rather than a quantitative subject.

------ 5. The social scientist is more scholarly than the physical scientist—because he deals with human relationships.

------ 6. The scientific method is used by economists—because it leads to sound value judgments.

------ 7. Economists must be concerned with both production and distribution—because both are conditions for economic prosperity.

------ 8. The job of the social scientist is more difficult than that of the physical scientist—because he is a part of what he studies.

------ 9. A theory need never be re-examined—because it has been proven beyond a doubt.

------ 10. Government interference in the working of the American economic system is kept to a minimum—because Americans believe in free enterprise.

------ 11. The American economy is called a "mixed economy"—because it is concerned with both production and distribution.

------ 12. Economists may differ on the solution to a social problem—because they fail to agree on methods of study.

------ 13. Every family must be concerned with economic questions—because every family has more wants than it has income.

APPENDIX E

CHAPTER CHECK UP

Directions: Read each statement carefully. Then circle T if the statement is *true*; circle F if it is *false*.

T F 1. The wants of human beings are more limited than the means of satisfying them.

T F 2. Choice-making in economics is concerned with deciding what one wants most.

T F 3. A theory must be formulated before an hypothesis can be tested.

T F 4. A science is concerned with the relationships between cause and effect.

T F 5. Gathering pertinent facts is one step in the scientific method.

T F 6. Agreement on "what are the facts" in a given situation never changes.

T F 7. Economists make use of both observation and experimentation in testing hypotheses.

T F 8. A scientific law is more widely accepted than a theory.

T F 9. Laymen seldom challenge the conclusions of economists.

T F 10. What to produce is a question which every society must answer.

T F 11. The United States has a pure free enterprise economy.

T F 12. Economics is one of the social sciences.

T F 13. The fact that he is part of mankind makes easier the task of the social scientist.

T F 14. Making value judgments is an essential part of the scientific method.

T F 15. Economists often disagree on the best solution to a social problem.

T F 16. An economic problem may have more than one satisfactory solution.

T F 17. Economists are more likely to agree on solutions to social problems than on methods of study.

T F 18. Every family must make economic decisions.

T F 19. Small transactions have no economic importance.

T F 20. Ability to pay helps to determine how what is produced is divided.

T F 21. Most jobs are only parts of complex economic processes.

T F 22. All societies must find answers to certain basic economic questions.

T F 23. Most Americans believe that government should find the right answer to all basic economic questions.

T F 24. There is general agreement on what constitutes an "equitable" distribution of goods and services.

T F 25. Government taxation and borrowing have little effect on the economy.

NAME SECTION DATE

chapter two How wants lead to production

LEARNING IMPORTANT TERMS

Directions: Complete the following statements:

1. Only a ---------- of our *wants* is satisfied without effort. Someone must *produce* the *goods* and *services* that we want. And producers will only produce ---------- and ---------- for which we are willing to pay.
2. It is not enough that we ---------- something; we must be willing to *give up* something else in order to have it. In our economy this usually means an exchange of ---------- for the goods and services wanted.
3. When we are willing to pay the price asked for a service our (demand, desire) is transformed into (demand, desire).
4. The word *goods* refers to economic goods. In ---------- a good is any commodity that is *scarce*, has *value*, and is *wanted* by people. The air we breathe is a *free* good rather than an ---------- good because it is not scarce. Air has no ---------- because it is not necessary to give up something else to have it.
5. *Utility* is the amount of satisfaction one gets from a good or service. The ---------- of a good or service is its ability to satisfy a want.
6. After a long vacation, a haircut from one's favorite barber may have great ----------. But a second haircut the next day would have (less, more) utility. This is an example of the *law of diminishing utility*.
7. In economics, ---------- is the creation of economic *value*, producing goods or services to satisfy human ----------. Production increases the ---------- of a good or service.
8. Demand (does, does not) remain the same from month to month. Therefore producers must take into account changing ----------.
9. An industry in which there are many small competing firms finds it (less, more) difficult to adjust to changing demand. The fact that there are many competitors tends to (hold down, raise) prices.
10. Consumers' goods are ready to be taken into the homes and ----------. Tools and machines which assist in processing are called ---------- goods.

11. Today the typical worker has only a ---------- part in the making of a finished product. This type of production is called the ---------- of labor.

12. By overhead we mean expenses which do not change significantly with the ---------- of units produced; those expenses which do not change significantly with the number of units produced are called (fixed, variable) costs.

USING KNOWLEDGE TO DEVELOP SKILLS AND UNDERSTANDING

A. Directions: In the space in front of each item in Column I, write:

1. If an increase in the item in Column I tends to lead to or be accompanied by an *increase* in the opposite item in Column II.
2. If an increase in the item in Column I tends to lead to or be accompanied by a *decrease* in the opposite item in Column II.

	COLUMN I	*COLUMN II*
------	1. Size of family income	1. Percentage of income spent on food
------	2. Desire for social prestige	2. Spending on luxury items
------	3. Size of family income	3. Percentage of income spent on consumer goods rather than saved
------	4. Size of family income	4. Spending on luxury items
------	5. Number of units of a good purchased	5. Utility of any single unit of that good
------	6. Size of family income	6. Percentage of income spent on housing
------	7. The variety of goods purchased	7. Overall utility of goods purchased
------	8. Amount of national advertising	8. Standardization of the quality of goods
------	9. Amount of advertising	9. Mass sales and job opportunities
------	10. Use of family budgeting	10. Satisfaction of family wants

B. Directions: Distinguish between the following:

1. Wants and demands ----------

---

2. A good and a service ----------

NAME DATE CHAPTER 2 (CONT.)

3. "Free" good and "economic" good ----------

4. "Consumer" good and "producer" good ----------

5. Mechanization and automation ----------

APPENDIX F

PROJECT SPICE OBJECTIVE REFERENCED TEST

1978-79

Grade 5-6 ..... Form A

Student's Name _____

Grade _____

Teacher's Name _____

School _____

Directions: Read each question that follows.

Then circle the letter that best answers the question.

APPENDIX F

S.P.I.C.E. SKILL AREA II OBJECTIVE 11 GRADE 5-6

1. The Brown's family bugdet included the following items. Which of these items probably increased in cost when their new baby arrived?

   A. Rent

   B. Telephone

   C. Car

   D. Food

2. Mary's father moved out of the family and Mary's mother went to work. What new expenses might be added to the budget?

   A. House insurance premiums

   B. Babysitter fees

   C. Rent

   D. Telephone

3. The Jones' have set up a family budget, Which of the following would most affect the use of their money?

   A. Election of a new president

   B. Loss of job by the only wage earner

   C. Breakdown of the refrigerator

   D. Raise in price of gas

APPENDIX F

S.P.I.C.E. SKILL AREA III OBJECTIVE 22 GRADE 5-6

1. The Williams family plans to take a vacation in Florida. They have learned that the costs of motels and recreation in Florida are cheapest in June, July, August. Why would the motel rates be cheapest during these months?

   A. Comparison shopping

   B. Unit pricing

   C. Seasonal demands

   D. Buyer satisfaction

2. Mrs. Fuller received her utility bill for January, and it was $96.32. She compared it with her January bill for the previous year which was $73.47. What factor would most likely be responsible for the change in utility costs?

   A. Product improvement

   B. Seasonal purchases

   C. Supply and demand

   D. Inflation

3. Betty and Jane were shopping for dresses. They read the labels to decide which would be good buys. Of these labels, which would NOT be a wise choice?

   A. Drip dry

   B. Dry clean only

   C. Pre-shrunk

   D. Machine wash

APPENDIX F

S.P.I.C.E. SKILL AREA V OBJECTIVE 42 GRADE 5-6

1. Mr. and Mrs. Jones make 5 handmade clocks a week and sell them for $40.00 a clock. This year they hired John and Bill to help them and paid them each a wage of $40.00 a week. Why would the Jones' not need to raise the price of their clocks?

   A. They did not need the extra money

   B. Bill and John's clocks were not so well-made

   C. With extra help they produced twice as may clocks

   D. Clocks were no longer needed

2. Why do General Motors manufacture new cars?

   A. To change styles each year

   B. To replace your old car

   C. To make a profit

   D. To prevent accidents

3. Mike and his friends have learned how to make coat hangers using their father's tools. They can sell these coat hangers for $1.00 each. This $1.00 does NOT include which of the following?

   A. Materials

   B. Labor

   C. Capital

   D. Profit

APPENDIX F

S.P.I.C.E. SKILL AREA VI OBJECTIVE 48 GRADE 5-6

1. An applicance store sells Mr. and Mrs. Smith a 1977 model television as a 1979 model. When the Smith's discover the switch they may get help from which government agency?

   A. Bureau of Automotive Regulation

   B. Attorney Generals Consumer Protection Division

   C. Consumer Product Safety Commission

   D. Food and Drug Administration

2. John Brown has just moved to Saginaw and wants a room to live in where he can meet new friends and live inexpensively. The Saginaw Chamber of Commerce suggests he?

   A. Buy a home in the downtown area

   B. Live in the Holiday Inn

   C. Rent a house in the country

   D. Try the Y.M.C.A.

3. The Brown's received too much "junk" mail and wanted to get off the mailing lists of companies who send them unwanted catalogs. They can get their name removed from these lists by contacting.

   A. The Better Business Bureau

   B. The Post Office

   C. The local newspaper

   D. The Mayor's Office

APPENDIX F

PROJECT SPICE OBJECTIVE REFERENCED TEST

1978-79

Grade 5-6 ..... Form B

Student's Name _____

Grade _____

Teacher's Name _____

School _____

Directions: Read each question that follows.

Then circle the letter that best answers the question.

APPENDIX F

S.P.I.C.E. SKILL AREA II OBJECTIVE 7 GRADE 5-6

1. Mr. Jones' check stub looks like this:

Gross pay	$239.00
Take home pay	$202.00

The difference between the gross pay and the take home pay is due to:

A. Water bill payment

B. Social security deduction

C. Mr. Jones' age

D. Number of hours worked

2. Mr. Jones' check stub shows:

Vacation days used	3
Vacation days unused	7
Sick leave used	2
Sick leave unused	8

Vacation and sick leave days are?

A. Take home pay

B. Fringe benefits

C. Payroll deductions

D. Union Dues

3. Mary Clark works for the school district. Which of the following deductions from her paycheck is voluntary?

A. Social Secuity

B. Federal Income Tax

C. United Fund Contribution

D. State Income Tax

APPENDIX F

S.P.I.C.E. SKILL AREA IV OBJECTIVE 30 GRADE 5-6

1. When we recycle cans and newspaper we are conserving natural resources.

   A. True

   B. False

2. The possible shortage of gasoline has increased the buying of cars which are economic to operate.

   A. True

   B. False

3. A source of energy which can save our petroleum resources is nuclear fission.

   A. True

   B. False

4. If the nation was put on gas rationing it would have no effect on a family's life style.

   A. True

   B. False

5. Another source of energy called solar energy uses the water power.

   A. True

   B. False

APPENDIX F

S.P.I.C.E. SKILL AREA V OBJECTIVE 39 GRADE 5-6

1. Which of these are of greatest value to a producer?

   A. Overhead

   B. Costs

   C. Profits

   D. Advertising

2. Which of the following encourage competitive pricing?

   A. Profit

   B. Distribution

   C. Advertising

   D. Production

3. When there is a very large supply of peanuts, and a constant demand, the price is likely to?

   A. Rise very much

   B. Remain steady

   C. Change from day to day

   D. Fall sharply

4. What does the United States government have no control over?

   A. Prices of cereals

   B. Competition between manufacturers

   C. Ingredients of a candy bar

   D. Color of jeans

APPENDIX F

S.P.I.C.E. SKILL AREA VI OBJECTIVE 47 GRADE 5-6

1. You may have heard your parents talk about school millage and school taxes. Who collects school taxes?

   A. the school

   B. the city

   C. the state

   D. the federal government

2. Every time you and your family buy things at the super market you are required to pay some sales tax. Where do the sales taxes go?

   A. To the city

   B. To the state

   C. To the federal government

   D. To the store owner

3. City taxes are used generally for:

   A. Streets, libraries, policemen

   B. Airports, expressways, colleges

   C. Senators, representatives, supreme count

   D. Welfare programs, army, national parks

APPENDIX F

PROJECT SPICE OBJECTIVE REFERENCED TEST

1978-79

Grade 5-6 ..... Form C

Student's Name _____

Grade _____

Teacher's Name _____

School _____

Directions: Read each question that follows.

Then circle the letter that best answers the question.

APPENDIX F

S.P.I.C.E. SKILL AREA I OBJECTIVE 4 GRADE 5-6

1. Jean and Donna were shopping for new jeans. They found two pair that fit and they could afford. One was Levi's for $28.00 and the other Penney's plain pockets for $18.00. They each bought a pair of Levi's. What probably influenced their decision the most?

   A. The material was better

   B. Their best friends wore them

   C. The seams were stronger

   D. They were washable

2. Karen plans to be a veterinarian. Karen's brother Tom plans to be a concert pianist. Karen spends lots of time in the library and is saving money to go to college. Which of these things is Tom likely to do?

   A. Read books and save money for skiis

   B. Practice piano and go to concerts

   C. Go back packing every summer

   D. Save money for a trip to Hawaii

3. Imagine you are stranded on a desert island. There is nothing but sand. If these items washed ashore and you could catch only 3, which one would you let go?

   A. First aid kit

   B. Box of canned food

   C. Clothing

   D. Empty box

APPENDIX F

C.P.I.C.E. SKILL AREA I OBJECTIVE 3 GRADE 5-6

1. Jim wants to go to summer camp and has been shoveling snow and running errands all winter. He now has $300.00. The camp costs $275.00, but in June, Jim has a chance to buy a stereo he's wanted for $200.00. What should he do before he makes his decision?

   A. Ask his parents

   B. Listen to the stereo

   C. Talk to his friends

   D. List the advantages of each

2. Kent has been asked to buy a box of cereal for his scout troop at the camp store. He has never gone shopping for cereal alone. Which should he do?

   A. Buy the kind he saw on T.V.

   B. Buy the box that is biggest

   C. Buy the one the family likes best

   D. Buy the box that weighs the most

3. The Kinney family plans to buy a new house. They want a real estate agent to help them find the right one for their family. What should they do before thay talk with the real estate agent?

   A. Think about the kind of house they want

   B. Think about how much they can pay for the house

   C. Think about transportation to school, to work and to the shopping center

   D. Write down their needs and wants

APPENDIX F

S.P.I.C.E. SKILL AREA IV OBJECTIVE 28 GRADE 5-6

1. If a sixth grade boy eats food having more calories than his body uses each day he will gain weight.

   A. True

   B. False

2. When we put smoke and other pollutants into our air we reduce the possibility of smog.

   A. True

   B. False

3. Eating three (3) balanced meals a day is called a food fad.

   A. True

   B. False

APPENDIX F

S.P.I.C.E. SKILL AREA VI OBJECTIVE 49 GRADE 5-6

1. Recently a store advertised in the newspaper a set of table and chairs for $19.99. Many people drove to the store to buy the sets. They were told that the advertisement was wrong. They were told that the sets cost $99.99. Who is responsible for the mistake?

   A. The newspaper

   B. The people

   C. The manufacturer

   D. The salesperson

2. A television advertisement offered a health insurance policy for people ages 55-79 without any medical examination required. What should people who are ages 55-79 years old do if they are interested in health insurance?

   A. Sign up quickly while the offer lasts

   B. Obtain consumer assistance in studying a copy of the policy

   C. Wait a few weeks to see if it is a regular offer

   D. Count their money to see if they can afford the premium

3. If you want to buy a new stero, what would you not read to decide which is the best buy?

   A. Stereo News

   B. Newspaper Ad

   C. Consumers Report

   D. Brochures obtained from salesperson

APPENDIX F

S.P.I.C.E. SKILL AREA II OBJECTIVE 12 GRADE 5-6

1. You had $10.00 in your checking account. Then you wrote a check for $2.00 and one for $3.00. How much money is left in your account?

   A. $15.00

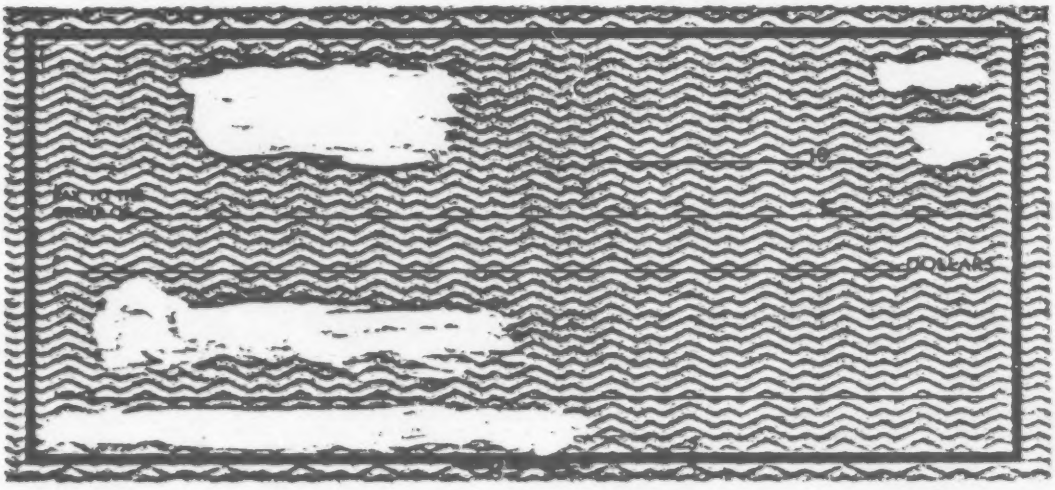
   B. $10.00

   C. $8.00

   D. $5.00

Directions: For questions 2 and 3 below fill in the banking forms as requested.

2. You have just purchased a game for $12.50. Make the check payable to Sear Company.



3. You have received a $95.00 paycheck. Deposit $82.00 in your checking account.

CHECKING ACCOUNT DEPOSIT TICKET

DATE _____ 19____

_____

CASH	CURRENCY		
	COIN		
CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT

APPENDIX G

PROJECT SPICE OBJECTIVE REFERENCED TEST
Grade 5-6

Skill Area I:	Factors Affecting Consumer Behavior
Objective 3:	Student will indentify steps in making a decision
Objective 4:	Student will analyze how factors could influence decision
Skill Area II:	Financial Management
Objective 7:	Student will compute his/her weekly take-home pay
Objective 11:	Student will indicate how changes in family life may affect use of income
Objective 12:	Student will exhibit skills necessary to use a checking/draft account
Skill Area III:	Buying and Using Goods and Services
Objective 22:	Student will identify factors which influence purchase
Skill Area IV:	Rights and Responsibilities of Consumers, Business and Government
Objective 28:	Student will analyze factors related to health products and services
Objective 30:	Student will analyze effect of energy and environmental concerns on consumers
Skill Area V:	Economic Principles to the Functioning of the Marketplace
Objective 39:	Student will describe inter-relationship of basic features of U.S. economic system
Objective 42:	Student will describe the function of profit

APPENDIX G

PROJECT SPICE OBJECTIVE REFERENCED TEST
Grade 5-6

Skill Area VI: Sources of Consumer Information and Assistance

Objective 47: Student will indentify levels of government and reasons for tax assessment

Objective 48: Student will identify agencies and organizations which provide consumer goods and services

Objective 49: Student will list and analyze sources of buying information.

APPENDIX H

CONSUMER EDUCATION AWARENESS SESSIONS QUESTIONNAIRE

Your name _____ grade _____ building _____

I. Staff Meeting(s): Describe. Include dates and agenda, if available.

II. Parent Meeting(s): Describe. Include dates and agenda, if available.

III. Community Meeting(s): Describe. Include dates and agenda, if available.

IV. Guest Speaker(s) in Classroom: Describe. Include dates and agenda, if available.

V. Field Trips: Describe. Include dates and agenda, if available.

(e.g., Consumer Education Centers @ Butman-Fish Library)

School District of the City of Saginaw
550 Millard, Saginaw, Michigan 48607
517-755-6501

Superintendent, Foster B. Gibbs, Ph.D.

APPENDIX I

BOARD OF EDUCATION

Richard J. Stringer, President
Ruth A. Braun, Vice-President — Ruben Daniels
James R. Kanary, Secretary — Gilberto Guevara
Walter C. Averill, Jr., Treasurer — Willie E. Thompson

October 30, 1978

C.K. Eddy Fund
Trust Division
Second National Bank
101 North Washington Avenue
Saginaw, Michigan 48607

Dear Sir:

1. TITLE OF PROJECT - CONSUMER ECONOMICS CENTER FOR ELEMENTARY STUDENTS

2. RATIONALE - Consumers' Economic Education is becoming a high priority for schools across the nation. In Saginaw, consumers' economics has received special attention through regular course offerings for secondary students and workshops for teachers, K-12.

   For three summers the Plant City Committee has provided fellowships for Saginaw teachers to study economic education, and, in fall, 1978, Saginaw schools received a federal grant for staff development in consumers' education at the elementary level. Consumers' economic concepts are/will be taught as part of all basic education courses.

   Elementary-aged children learn consumers' economic concepts best through practical life-like experiences. They need numerous opportunities to role-play comparison shopping, supply and demand, profit and loss, the rights and responsibilities of the consumer, etc. A consumer economic center will provide the opportunity for many concrete experiences that cannot be made available within the limited physical/time of a regular classroom.

3. DESCRIPTIONS - The center will be a place in which life-sized exhibits, models, and work stations can be set up and placed in operation for hands on experiences of elementary school children.

   Teachers will schedule classroom visits to the center to complement the specific consumer education teachings of their classrooms. Exhibits will change frequently to meet the needs of children of different ages and grade levels, in their studys of production and services.

An aide will be on duty in the center to coordinate the setting up of exhibits, to host visiting groups, and to maintain the operational capabilities of the center.

Exhibits will include: a model supermarket; a model bank; a model travel agency; a better business bureau; a display of bicycles or T-shirts for comparison shopping, etc. Resource leaders will be invited from local businesses, governmental agencies, industries, and education institutions.

4. OBJECTIVES - (1) to provide opportunities for concrete practice in life role competency skills for elementary children; and (2) to provide a structure for elementary children to have direct communication with resource people from local business, government, industry and education.

5. COST OUTLINE - Resource personnel, and supplies and materials for many major exhibits will be provided by local businesses, governmental agencies, industries, and education institutions.

   Free and inexpensive materials can be used to develop many components of certain models, e.g., empty cartons and packages for a supermarket and dittoed forms for banking transactions.

   Exhibit props and supplementary supplies will be low-cost items similar to those of use in the regular classroom.

   The center aide will need to be a full-time district employee with concommitant wages and fringe benefits.

   General supervision of the center must be assumed by the Consumer Education Project staff with minimum additional costs for secretarial and printing services, and for overtime work.

6. IMPLEMENTATION DATE - Planning, design and trial runs in January and February, 1979. Full operation by March 1, 1979.

7. EVALUATION - The program will be evaluated by students, teachers, parents and center resource people. Student successes in consumers' economics problem solving activities will be considered; attitude scales will be utilized; requests for continuation of the project will be assessed.

8. BUDGET

One full time aide, one semester	$2,500.00
Secretarial services	600.00
Professional overtime/sub pay	500.00
Materials and supplies	$2,300.00
TOTAL COST	$5,900.00

(Bus transportation for children?)

APPENDIX J

School District of the City of Saginaw
550 Millard, Saginaw, Michigan 48607
517-755-6501
Superintendent, Foster B. Gibbs, Ph.D.

BOARD OF EDUCATION

Richard J. Stringer, President
Ruth A. Braun, Vice-President
James R. Kanary, Secretary
Walter C. Averill, Jr., Treasurer
Ruben Daniels
Gilberto Guevara
Willie E. Thompson

May 20, 1979

Mr. Richard W. Murphy, Coordinator
Consumer Assistance Center
68 High Street
Portland, Maine 04101

Dear Sir:

Saginaw's consumer education project is for staff preparation in comsumer education and has been directed toward elementary teachers. Participants have outlined units of study to be taught in their classrooms. The units speak to an infusion model and are to be used in the daily teaching of the basic content areas.

One unit differs from the majority of those produced in that its goal is parent education. We are sending a copy of this unit for your use.

Thanks for your inquiry.

We hope you are successful in attracting HEW funding for your project.

Sincerely,

INSERVICE EDUCATION

Diana Umstattd

Diana Umstattd, Ed. D.
Director

DU/be

Enclosure

APPENDIX K

To: Richard Claus

From: Diana Umstatt

Re: Project SPICE

Date: June 8, 1979

For the record: Mary Ellen Delsipié, Director of Saginaw County Cooperative Extension Services, has asked for one copy of each of our SPICE units. These will be on file/display in her office for use by the public.

be

APPENDIX L

Staff Preparation in Consumer Education

by Dr. Diane Umstattd
Saginaw School District

The impetus for this concentration on consumer economics began about four years ago when the Plant City Committee offered fellowships for an Olivet College course in economics education. As a result of the fellowship program twenty-eight elementary teachers earned graduate credit for their "first course in economics," in 1976 or one of the subsequent summers.

The enthusiasm of these elementary teachers graduates caused the district to apply for the U.S. Office of Education grant for staff preparation in consumers' education (Project SPICE) which was awarded in August 1978.

Staff Preparation and Recruitment

During the year 1978-79 twenty-one teachers teamed in the teaching of consumer education terminology, methodology and dissemination of information techniques to thirty-five colleagues. Six days of formal instruction were spaced within a three-week period of time for each of three clusters of trainees. Spacing of sessions provided opportunities for field testing, planning, questioning and reporting. Replication of successive clusters of

Staff Preparation in Consumer Education

(Continued from Page 2)

recruits enabled trainers to revise and improve their input. More importantly, the replication allowed the recruits of each training cluster to sell the program to their colleagues and friends. Thus, all 1978-79 Project SPICE participants were volunteers, and there are a few names on a waiting list for 1979-80.

Teaching Plans and Units of Study

Consumer economic units of study written during preceeding summers and those developed as part of Project SPICE have been shared among Saginaw's sixty-three consumer education teachers. Additional copies have been placed in building and central office libraries as resource materials for other teachers seeking guidance in the teaching of consumer economic goals and concepts.

Building level staff meetings, peer group planning and sharing have added specificity and strength to the daily teaching. Units of study have been interpreted and demonstrated as guidelines for teaching relevant life-role competencies within the framework of basic academic subjects and schedule.

Consumer Economic Conferences

On March 28 and 29, 1979 a two-day consumer economics conference was held to implement the infusion mode of teaching skills and concepts and acquiring teachers with and among [illegible]. Table materials, Marilyn Gunther, Eastern Michigan University and June Moyer, of Oliver College, were key-note dinner speakers on the 28th [illegible]. Exhibits for this [illegible] conference were provided by the Michigan Consumer Civic [illegible], the Michigan Consumer Education Center at Eastern Michigan University, the Economic Education Center at Oliver College, the Cooperative Extension Service of Michigan State University, the Instructional Media Center (IMC) of the Saginaw Public Libraries and local education representatives. Consultants accompanied the several exhibits and conferred with teachers throughout the two days. Consumer education teachers and their colleagues rated the conference as "very good" and "very valuable."

Also, on March 28, 29 and 30 Saginaw's Houghton Elementary School sponsored a Consumer Economics Conference for parents. Exhibits and consultants were available in the school library during the eight hours of parent-teacher conferences. More than forty parents attending that conference and reported positive attitudes toward the exhibits and their goals.

Consumer Economic Learning Centers

On six afternoons, in March and April, consumer economic learning centers were set up in the Butman-Fish Public Library. Members of the American Association of University Women and a school aide organized the displays and supervised their usage. Eight classrooms scheduled visits to the centers and other children dropped in after school. Oral discussions, taste-tests, story hours and a variety of work sheets were used to structure the hands-on decision making activities of the students.

Learning experiences relative to budget making were taken into eight classrooms in April and May. The aide and AAUW representatives scheduled visits to two classrooms per afternoon on each of four days. The visitors carried pertinent props with them and emphasized decision making with the aid of real-life manipulative materials.

Summary

Consumer economic education has been a vital force in staff preparation and curriculum development in Saginaw's elementary schools in 1978-79. Project SPICE has brought about staff continuity, study, sharing and community involvement. It has given parents, teachers and students numerous opportunities for learning how to cope successfully in the contemporary marketplace. It has provided a new understanding of consumer education.

S.P.I.C.E.

Dr. Umstattd is Director of In-Service Education for the Saginaw City Schools

by Dr. Diana Umstattd

Staff Preparation In Consumers' Education (SPICE) is the title of a federally-funded project currently in operation in the Saginaw City Schools. A United States Office of Education grant is being matched with local funds to:

(1) Plan, design, and test a replicable district-wide elementary staff development model in consumers' education;

(2) Provide training via a "teachers teaching teachers" approach;

(3) Provide the infusion of consumers' education concepts within the basic elementary curriculum.

Consumers' education is encouraged by governmental agencies as a practical education necessary to the daily life of every individual, including elementary aged children. Consumers' education encompasses decision-making skills, the value of planning, an understanding of advertising and the market place, first hand experiences with budgeting and money, and related concepts. Project SPICE was designed to assist Saginaw City teachers in methods of incorporating these relevant, meaningful concepts and experiences in the basic education of their students.

Project SPICE was launched in October, 1978. Participants in the initial activities were twenty-one elementary teachers who had participated in one of the Saginaw-Olivet College economic education workshops subsidized by the Plant City Committee during the summers of 1976, 1977 and 1978. Dr. Myrtle Beinnauer of Olivet College directed the summer workshops and returned to Saginaw in October to introduce the first phase of the project.

During the first phase of the project, the Saginaw-Olivet College trained teachers developed an outline for a consumers' education curriculum in the elementary schools and made plans for sharing their information with representative groups of their colleagues.

In early December, 1978, Phase II of the project began. Twenty-one teachers, organized in eight committees, presented specific consumers' education curriculum topics to a group of eight teachers who enrolled as trainees. Eight major topics were included in this six-day training program.

Subsequent training groups have included twenty-seven more elementary teachers, giving consumer education representation to a total of twenty-five public schools and one parochial school in the city.

Dissemination of information, Phase III of the project, is being implemented concurrently with the staff preparation activities. Teacher trainers and trainees are sharing information, units of study and resources with their respective building staffs. Collections of resource materials are being distributed; parent and teacher awareness sessions have been planned; and teacher exchanges are scheduled.

Project SPICE is a comprehensive staff development project that is permeating the elementary classrooms and the school neighborhoods. It is providing information for coping in the market place, for deriving satisfaction from allowances and personally earned income. It is attracting the attention of teachers, of children and their families. It is making basic education relevant and meaningful in the daily lives of those it reaches.

APPENDIX L

NEWS FROM YOUR SAGINAW PUBLIC SCHOOLS

ACCENT ON ACHIEVEMENT

APRIL 12, 1979

SUPERINTENDENT FOSTER B. GIBBS

EDITOR JANET K. KONZAK

CONSUMER EDUCATION FOR CHILDREN

Gary Fredericksen, 4th grader at Herig Elementary School, holds an apple in his hand and compares its price and nutritional value to cereal, milk, cracker jacks, and other foods while a sign on the wall reminds him to spend wisely.

The display was part of the Children's Consumer Education Center that was held at the new Butman-Fish Library, March 20-22, 1979. Students in first, second and third grade had an opportunity to tour the center and participate in exhibits that were set up to teach them about comparison shopping and advertising. The children compared snack foods to toys, analyzed advertisements, looked at price tags, and learned how to get the most for their money.

The Center was jointly funded through the C. K. Eddy Fund and Project S.P.I.C.E. (Staff Preparation In Consumer Economics).

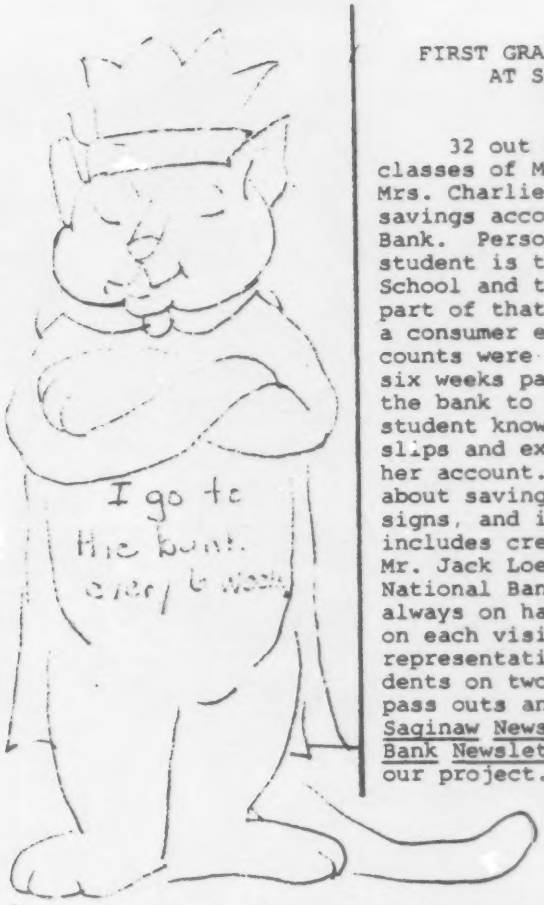
S.P.I.C.E. is a federally funded program that trains elementary teachers to teach economics and consumer education in their classrooms. The project is unique because it is one of the first in the country concerned with teaching the nuts and bolts of consumer economics at the elementary level. At a time when more and more children have pocket money to spend and the future holds promise of rising prices and shortages, it is important that students develop wise buying practices and an understanding of economics early in their lives.

The next Children's Consumer Education Center will be held at the Butman-Fish Library, 1716 Hancock Street, on April 10, 11, and 12, 1979. The theme will also be comparative shopping and advertising. Although it will be geared for 4th, 5th and 6th graders, anyone wishing to visit the Center is welcome to drop in. In May, these Centers will help teach students about budgeting.

BOARD OF EDUCATION: Richard J. Stringer, President • Ruth A. Braun, Vice-President Ruben Daniels, Trustee
Walter C. Averill, Jr., Treasurer • James R. Kanary, Secretary • Gilberto Guevara, Trustee • Willie E. Thompson, Trustee

School District of the City of Saginaw • 550 Millard • Saginaw, Michigan 48607 • 517-755-6501

APPENDIX L



FIRST GRADERS' OPEN BANK ACCOUNTS
AT SECOND NATIONAL BANK

32 out of 50 first graders in the classes of Mrs. Gertrude Boettcher and Mrs. Charlie Ann Watkins have opened savings accounts at Second National Bank. Personal development of the student is the number one goal at Stone School and this first grade project is part of that goal. It is also part of a consumer education project. The accounts were opened last fall and every six weeks parents drive the students to the bank to make the deposits. Each student knows how to make out deposit slips and exactly the amount in his/her account. The students also know about savings account numbers, dollar signs, and interest. The project also includes creative and letter writing. Mr. Jack Loessel, manager of Second National Bank Branch on Bay Street, is always on hand to greet the students on each visit. McDonald's Restaurant representative has motivated the students on two occasions with special pass outs and other small gifts. The Saginaw News and the Second National Bank Newsletter featured stories about our project.

The first graders have this to say about the bank project:

"I am glad that I went to the bank. I am going to save my money for college." "I am saving for a motorcycle dirt bike." "We like the stuff that McDonalds gives out." "I am saving for a van." "I am happy. I will go on trips with it." "I am saving for a cabin up north." "I might buy my brother a new big wheel." "When I grow up I can buy a new house."

April 13-22 - Spring vacation
May 2 - Kindergarten Tea
May 9 - Patrol & Service Squad Picnic
May 22 - Sports/Awards Luncheon
May 31 - Ethnic Festival
June 5 - Sixth Grade Graduation
June 7 - Last day of school

APPENDIX L

TEACHER WORKSHOP APRIL 2---12:30-4:30

Coulter teachers will hear reports on April 2 on working with gifted children, and teaching consumer education to children in all grades.

Mrs. J. Joswiak and Mrs. V. Goodell, who attended two-day conferences earlier this year, will be working with teachers on methods of selection and working with children who are above average academically or creatively.

Mr. Larry Fox, Miss Patti Hartman, Mrs. Lois Jankowski, Mrs. Victoria Goodell, have Attended a number of conferences on consumer education. They will be reporting to the teachers on this.

Children will be dismissed at 11:30 on this day, and no hot lunch will be served.

Wednesday, March 21st, we will visit the Butman Fish Library. We were invited to take part in the Consumer Education Pilot Program, "Learn To Be A Smart Shopper." We hope to walk there if the weather will cooperate.

Gizella Nikolai

Santa Barbara, Calif., News-Press, Sunday, August 5, 1979

High school graduates need consumer education

LOS ANGELES (AP) — Youngsters who do well in school may know how to calculate the circumference of a circle, but many won't know a number of things some observers say are more important — how, for instance, to buy insurance.

"Many people are coming out of school very studious, but they are not as careful as they could be in looking after their own lives when it comes to purchasing things," said Arleigh Greenblatt, special services director of the National Education Association. "They spend their hard money on automobile and other kinds of insurance, for instance, yet they don't really understand whether or not they're getting a good buy."

Greenblatt's comments are supported by a government-financed report that showed teenagers have a good basic knowledge of simple consumer tasks — using a checkbook, for instance — but they lack the skills needed for more sophisticated consumer decisions.

NEA, the nation's largest teachers' organization, has strongly advocated that students be required to take a consumer education course before they graduate high school, so they can avoid depending on TV ads or a salesman's pitch to spend wisely everything from cars to clothing to furniture for their homes.

At present, nineteen states and the District of Columbia have adopted policies mandating consumer education, according to a federally funded report prepared by the Education Commission of the States in Denver.

One exemplary program is in the Saginaw, Mich., schools, where students start learning about consumerism in elementary school. The curriculum covers everything from the value of money to how to report dishonest business practices.

But most consumer courses are not that complete.

"What they've done in a lot of these states is start consumer studies on the junior high or high school level," says David Horowitz, host of a nationally syndicated program called "Consumer Buyline" and an expert on consumer education programs.

"I think that's too late," he continued. "My 10-month-old daughter, who plays with soda cans, was not all enthusiastic about playing with plain silver ones I had sanded and made safe for her after she had played with the bright red and white name-brand ones.

Similarly, "uneducated" adult consumers often mistakenly choose pretty wrappings or well-known brands instead of the best or safest buy for their money, he said.

Consumer education is an obvious way to fill this knowledge gap, but some schools hesitate about introducing such courses because they don't know exactly what to teach or how to do it.

"We're finding that students a lot of times are getting consumer education as a by-product of discussions that come up in the classroom rather than in a formal curriculum," said Greenblatt. "We don't know if all the subjects a student should know about are being presented."

Yet Greenblatt and Horowitz both stressed that integrating consumer studies with traditional subjects is an efficient way to teach the topics.

"Warranties, for instance, can be written so people can understand them," said Greenblatt. "There are words that crop, people, up — certainly, there's a place for that, possibly in English class, where we can teach these words that will save people money.

"Or, for instance, that person looking at life insurance closely there are 100 terms a person has to know before deciphering his own program," Greenblatt went on. "Where's that going to be learned? It's got to be in the schools!"

Math class is the perfect place to teach consumerism, he said, noting that concepts such as compounding interest or long-term financing of major appliances could be neatly intertwined with the study of percentages. Economics class is another likely spot for consumer issues, he added.

"There's no course being taught today in the public school system in which something of interest to consumers can not be integrated," said Horowitz. "Take Spanish — you can talk it at buying a car in Spanish, for instance."

Barry Glick, a seventh grade Monterey Park teacher, agrees that consumerism should have a place in the classroom. But in light of so many required subjects — consumerism not among them — he devised an unusual extra-credit, after-school consumer club for his students.

During the past several years, club projects have included counting packaged and canned products to see if the number on the label conformed with the number inside, analyzing arcade games to see how much time you get for your money and comparing supermarket prices.

"We counted over 500 products and found many shortages," related Glick, who teaches science and health.

"We also found overages. Because of our work, a major investigation was launched by the district attorney in Los Angeles, and there were warnings issued by the Department of Weights and Measures.

"My philosophy behind it is to have the kids learn the results of their investigations can go to different agencies," Glick added. "There are agencies ... that are there to protect the consumer."

College educators are also picking up on the importance of consumer education, and a number of schools offer courses on the subject or even a consumer major.

Horowitz himself is trying to encourage such steps by offering to help individual universities plan their consumer courses. The first to take him up on the offer is the University of La Verne, near Los Angeles, which is planning to make consumer studies the main theme of its January 1980 interterm.

"There's a great deal of interest in consumerism," said Beth Armstrong, faculty coordinator of the program.

"We have students who will be graduating in many different areas of the university," she said, "but they're all going to be consumers."

72

Youths' Consumer Training Held Poor

LOS ANGELES (AP) — Youngsters who do well in school may know how to calculate the circumference of a circle, but many won't know a number of things some observers say are more important — how, for instance, to buy insurance.

"Many people are coming out of school very studious, but they are not as careful as they could be in looking after their own lives when it comes to purchasing things," said Arleigh Greenblatt, special services director for the National Education Association. "They spend so much money on automobile and other kinds of insurance, for instance, yet they don't really understand whether or not they're getting a good buy."

Greenblatt's statements are supported by a government-financed report that showed teen-agers have a good basic knowledge of simple consumer tasks — using a checkbook, for instance — but they lack the skills needed for more sophisticated consumer decisions.

NEA, the nation's largest teacher organization, has strongly advocated that students be required to take a consumer studies course before they leave high school so they can avoid depending on TV ads or a salesman's slick spiel when buying everything from cars to clothing to insulation for their homes.

At present, 35 states and the District of Columbia have policies endorsing consumer education, according to a federally funded report prepared by the Education Commission of the States in Denver.

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"Warranties, for instance, are not written so people can understand them," said Greenblatt. "There are words that trip people ... certainly, there's a place for that, possibly in English class, where we can teach those words that will save people money.

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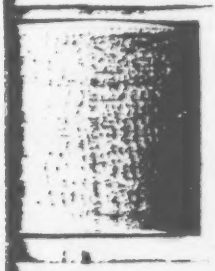
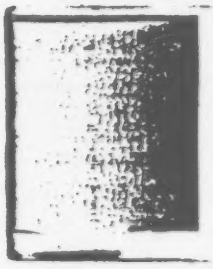
Math class is the perfect place to teach consumerism, he said, noting that concepts such as compounding interest or long-term financing of major appliances could be neatly intertwined with the study of percentages. Economics class is another likely spot for consumer issues, he added.

College educators are also picking up on the importance of consumer education, and a number of schools offer courses on the subject or even a consumer major.

Horowitz himself is trying to encourage such steps by offering to help individual universities plan their consumer courses. The first to take him up on the offer is the University of La Verne, near Los Angeles, which is planning to make consumer studies the main theme of its January 1980 interterm.





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to: R. Claus

APPENDIX M

Ms. Tony Brancato, prin
Ralph Dunlap School
1220 Oak Knolls Rd.
Orcutt, California 93454
Tele (805) 937-8653

wants to adopt Project SPICE curriculum

Saw article about us in Santa Barbara Press on Sunday, Aug 5, '79

APPENDIX M

August 10, 1979
Received tele call from:

Mr. Gordon Gross
Coordinator for Economic Developments
The Hartford Board of Education Rm. 15
249 High Street
Hartford, Connecticut 06103

Tele. (203) 566-6447

Mr. Gross read about
Project SPICE
* in The Hartford COURANT, of August 10, 1979

1. He wants any kind of information we have to send him now
2. Wants to visit us for two or three days in the fall.

* The Hartford COURANT is one of the oldest newspapers in the U.S.

** Mr. Gross works with econ and career ed in their district

APPENDIX N

MAR 1 1 1979
MAR 1 [illegible] 1979

TO: Jan Konzak

FROM: Diana Umstattd

RE: Our City - Fuerbringer

DATE: March 13, 1979

I have been told that Channel 12 carried a "story" about the social studies project in Judith Ross' room at Fuerbringer.

Have you any official documentation of that media coverage for our Project SPICE report? This kind of PR is required for our project, in general, and we need documentation to support the monies we spent to have teachers visit Judy's room. We are, also, going to reimburse Judy for participating in our Consumers' Education Conference.

tf

→ Richard:

I recd an affirmative answer to this inquiry but few details.

Judith Ross had a miniature city in her room. The city provided both goods and services for its citizens. Toy money was used as the medium of exchange. Daily income and profits were counted. All citizens paid taxes daily.

Somehow Channel 12 told this story [illegible] "2 men & a bear".

Diana